

TAB

Table 1

**PAYOUT AND ANNUITY COSTS FOR EMPLOYEES RETAINED AFTER FIVE YEARS
COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
(Payroll and Annuity Costs Projected to Age 65)**

GRADE: GS- 14

AGE ON COMPLETING 5 YEARS: 44

Number of Years of Service Over Five	Annuity Rate	Years to Reach Age 65	Cumulative Annuity from Retirement to Age 65 (2) X (3)	Cumulative Payroll Costs If Retained After 5 Years	Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5)	Annuity to Age 65 If Retired with Five Years of Service	Payroll Costs if Retained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7)
Col. (1)	Col. (2)	Col. (3)	Col. (4)	Col. (5)	Col. (6)	Col. (7)	Col. (8)
1	\$1,428	20	\$28,560	\$15,109	\$43,669	\$23,205	\$20,464
2	1,785	19	33,915	30,697	64,612	23,205	41,407
3	2,168	18	39,024	46,765	85,789	23,205	62,584
4	2,565	17	43,605	62,833	106,438	23,205	83,233
5	2,960	16	47,360	79,381	126,741	23,205	103,536
6	3,311	15	49,665	95,929	145,594	23,205	122,389
7	3,684	14	51,576	112,958	164,534	23,205	141,329
8	4,030	13	52,390	129,987	182,377	23,205	159,172
9	4,424	12	53,088	147,498	200,586	23,205	177,381
10	4,785	11	52,635	165,009	217,664	23,205	194,439

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PAYROLL AND ANNUITY COSTS FOR EMPLOYEES RETAINED AFTER FIVE YEARS
 COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
 (Payroll and Annuity Costs Projected to Age 65)

GRADE: GS- 15

AGE ON COMPLETING 5 YEARS: 47

Number of Years of Service Over Five	Annuity Rate	Years to Reach Age 65	Cumulative Annuity from Retirement to Age 65 (2) X (3)	Cumulative Payroll Costs If Retained After 5 Years (4)	Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5)	Annuity to Age 65 If Retired with Five Years of Service (6)	Payroll Costs if Retained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7)
Col. (1)	Col. (2)	Col. (3)	Col. (4)	Col. (5)	Col. (6)	Col. (7)	Col. (8)
1	\$1,632	17	\$27,744	\$17,368	\$45,112	\$22,770	\$22,342
2	2,044	16	32,704	35,284	67,988	22,770	45,218
3	2,480	15	37,200	53,753	90,953	22,770	68,183
4	2,943	14	41,202	72,222	113,424	22,770	90,654
5	3,400	13	44,200	91,239	135,439	22,770	112,669
6	3,806	12	45,672	110,256	155,928	22,770	133,158
7	4,224	11	46,464	129,825	176,289	22,770	153,519
8	4,641	10	46,410	149,394	195,804	22,770	173,034
9	5,082	9	45,738	169,511	215,249	22,770	192,479
10	5,505	8	44,040	189,628	233,668	22,770	210,898

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PAYROLL AND ANNUITY COSTS FOR EMPLOYEES RETAINED AFTER FIVE YEARS
 COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
 (Payroll and Annuity Costs Projected to Age 65)

GRADE: GS- 16

AGE ON COMPLETING 5 YEARS: 47

Number of Years of Service Over Five	Annuity Rate	Years to Reach Age 65	Cumulative Annuity from Retirement to Age 65 (2) X (3)	Cumulative Payroll Costs If Retained After 5 Years (4) + (5)	Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5)	Annuity to Age 65 If Retired with Five Years of Service	Payroll Costs if Retained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7)
Col. (1)	Col. (2)	Col. (3)	Col. (4)	Col. (5)	Col. (6)	Col. (7)	Col. (8)
1	\$1,824	17	\$31,008	\$18,241	\$49,249	\$25,830	\$23,419
2	2,240	16	35,840	37,019	72,859	25,830	47,029
3	2,672	15	40,080	55,797	95,877	25,830	80,047
4	3,114	14	29,596	75,108	104,704	25,830	78,874
5	3,520	13	45,760	94,419	140,179	25,830	114,349
6	3,916	12	46,992	113,730	160,722	25,830	134,892
7	4,296	11	47,256	133,041	180,297	25,830	154,467
8	4,680	10	46,800	152,352	199,152	25,830	173,322
9	5,040	9	45,360	171,663	217,023	25,830	191,193
10	5,400	8	43,200	190,974	234,174	25,830	208,344

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PAYROLL AND ANNUITY COSTS FOR EMPLOYEES RETAINED AFTER FIVE YEARS
 COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
 (Payroll and Annuity Costs Projected to Age 65)

GRADE: GS- 17

AGE ON COMPLETING 5 YEARS: 49

Number of Years of Service Over Five	Annuity Rate	Years to Reach Age 65	Cumulative Annuity from Retirement to Age 65 (2) X (3)	Cumulative Payroll Costs If Retained After 5 Years	Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5)	Annuity to Age 65 If Retired with Five Years of Service	Payroll Costs if Retained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7)
Col. (1)	Col. (2)	Col. (3)	Col. (4)	Col. (5)	Col. (6)	Col. (7)	Col. (8)
1	\$2,016	15	\$30,240	\$20,380	\$50,620	\$25,360	\$25,260
2	2,478	14	34,692	41,296	75,988	25,360	50,628
3	2,960	13	38,480	62,212	100,692	25,360	75,332
4	3,474	12	41,688	83,661	125,349	25,360	99,989
5	3,920	11	43,120	105,110	148,230	25,360	122,870
6	4,356	10	43,560	126,559	170,119	25,360	144,759
7	4,776	9	42,984	148,008	190,992	25,360	165,632
8	5,200	8	41,600	169,457	211,057	25,360	185,697
9	5,600	7	39,200	190,906	230,106	25,360	204,746
10	6,000	6	36,000	212,355	248,355	25,360	222,995

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 COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
 (Payroll and Annuity Costs Projected to Age 65)

GRADE: GS- 18

AGE ON COMPLETING 5 YEARS: 51

Number of Years of Service Over Five	Annuity Rate	Years to Reach Age 65	Cumulative Annuity from Retirement to Age 65 (2) X (3)	Cumulative Payroll Costs If Retained After 5 Years (4)	Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5)	Annuity to Age 65 If Retired with Five Years of Service (6)	Payroll Costs if Retained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7)
Col. (1)	Col. (2)	Col. (3)	Col. (4)	Col. (5)	Col. (6)	Col. (7)	Col. (8)
1	\$2,172	13	\$26,236	\$21,449	\$49,685	\$24,010	\$25,675
2	2,639	12	31,668	42,898	74,566	24,010	50,556
3	3,120	11	34,320	64,347	98,667	24,010	74,657
4	3,600	10	36,000	85,796	121,796	24,010	97,786
5	4,000	9	36,000	107,245	143,245	24,010	119,235
6	4,400	8	35,200	128,694	163,894	24,010	139,884
7	4,800	7	33,600	150,143	183,743	24,010	159,733
8	5,200	6	31,200	171,592	202,792	24,010	178,782
9	5,600	5	28,000	193,041	221,041	24,010	197,031
10	6,000	4	24,000	214,490	238,490	24,010	214,480